B1 (Official Form 1)(04/13)	<del></del>	<del></del>							
United States Bankruptcy Cou District of Nevada			Court				Volunta	ry P	etition
Name of Debtor (if individual, enter Last, First, Middle): Simpson, Stewart				Name of Joint Debtor (Spouse) (Last, First, Middle): Simpson, Rebecca					
All Other Names used by the Debtor in the last (include married, maiden, and trade names):	All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):			All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):					
Last four digits of Soc. Sec. or Individual-Taxps (if more than one, state all)  xxx-xx-4962	iyer I.D. (ITIN)/Con	nplete EIN	(if more	our digits of than one, state	alt)	r Individual-Taxpa	ayer I.D. (ITI)	N) No./C	omplete EIN
Street Address of Debtor (No. and Street, City, a 329 Doe Run Circle Henderson, NV	_	ZIP Code	329	Address of Doe Runderson,	n Circle	(No. and Street,	City, and State		ZIP Code
County of Residence or of the Principal Place of Clark		89012	Count	=	ence or of the	Principal Place o	f Business:	8	9012
Mailing Address of Debtor (if different from stre	eet address):		Mailii	ng Address	of Joint Debt	tor (if different fro	m street addr	ess):	
	Г	ZIP Code						Г	ZIP Code
Location of Principal Assets of Business Debtor (if different from street address above):									
Type of Debtor	Nature	of Business			Chapter	of Bankruptcy	Code Under '	Which	
(Form of Organization) (Check one box)		k one box)			the !	Petition is Filed (			
■ Individual (includes Joint Debtors)  See Exhibit D on page 2 of this form.  □ Corporation (includes LLC and LLP)  □ Partnership  □ Other (If debtor is not one of the above entities, check this box and state type of entity below.)	☐ Health Care Bi ☐ Single Asset R in 11 U.S.C. § ☐ Railroad ☐ Stockbroker ☐ Commodity Bi ☐ Clearing Bank	teal Estate as de 101 (51B) roker	efined	Chapt Chapt Chapt Chapt Chapt Chapt	ter 9 ter 11 ter 12	of a Fo ☐ Chapte	r 15 Petition f reign Main Pr r 15 Petition f reign Nonmai	roceeding for Recog	g gnition
Chapter 15 Debtors	Other		_			Nature of I			
Country of debtor's center of main interests:  Each country in which a foreign proceeding by, regarding, or against debtor is pending:	(Check bo Debtor is a tax-e under Title 26 of	empt Entity x, if applicable) xempt organizati f the United State al Revenue Code	:s	"incurred by an individual primarily for					
Filing Fee (Check one box  Full Filing Fee attached  Filing Fee to be paid in installments (applicable to attach signed application for the court's consideratidebtor is unable to pay fee except in installments.	individuals only). Mus on certifying that the	t Deb Check if:	otor is a si otor is not otor's agg	a small busi	debtor as definess debtor as on the debtor as on the debtor as on the debtor as on the debt debt debt debt debt debt debt deb	ned in 11 U.S.C. § 1 defined in 11 U.S.C. ated debts (excluding to adjustment on 4)	§ 101(51D). g debts owed to		
Form 3A.  Filing Fee waiver requested (applicable to chapter attach signed application for the court's consideration for the court for		Cbeck all ust	applicable lan is being eptances	e boxes: ng filed with of the plan w	this petition.	repetition from one	or more classes	of credito	rs,
Statistical/Administrative Information						THIS SPA		URTUSE	ONLY
<ul> <li>Debtor estimates that funds will be available</li> <li>Debtor estimates that, after any exempt properthere will be no funds available for distribution</li> </ul>	erty is excluded and	administrative		es paid,			BAN Y A.	9EP	<u>≥</u> 20
1- 50- 100- 200-	1,000- 5,001- 5,000 10,000		] 5,001- 0,000	50,001- 100,000	OVER 100,000		KRUPTCY SCHOTT,	30 P	ND FIL
\$0 to \$50,001 to \$100,001 to \$500,001 \$50,000 \$100,000 \$500,000 to \$1	\$1,000,001 \$10,000,001 to \$10 to \$50 million	to \$100 to	]  00,000,001  \$500  illion	\$500,000,001 to \$1 billion			CY COURT T, CLERK	PM 12 0	
\$0 to \$50,001 to \$100,001 to \$500,001	\$1,000,001 \$10,000,001 to \$10 to \$50			\$500,000,001 to \$1 billion			₹ R	09	

B1 (Official For		Name of Debtor(s):	1 age 2			
Voluntary Petition		Simpson, Stewart				
(This page must be completed and filed in every case)		Simpson, Rebecca				
	All Prior Bankruptcy Cases Filed Within Last					
Location Where Filed: <b>Nevada</b>		Case Number:	Date Filed: 4/01/14			
Location Where Filed:		Case Number:	Date Filed:			
Pe	nding Bankruptcy Case Filed by any Spouse, Partner, or					
Name of Debt - None -	OF:	Case Number:	Date Filed:			
District:		Relationship:	Judge:			
	Exhibit A		xhibit B al whose debts are primarily consumer debts.)			
forms 10K a pursuant to S	eleted if debtor is required to file periodic reports (e.g., and 10Q) with the Securities and Exchange Commission Section 13 or 15(d) of the Securities Exchange Act of 1934 sting relief under chapter 11.)	I, the attorney for the petitioner name have informed the petitioner that [he 12, or 13 of title 11, United States Co	ed in the foregoing petition, declare that I or she] may proceed under chapter 7, 11, ode, and have explained the relief available ritify that I delivered to the debtor the notice			
☐ Exhibit	A is attached and made a part of this petition.	X Signature of Attorney for Debtor(	s) (Date)			
		Signature of Attorney for Debtor(	s) (Date)			
	Exh	l				
Does the debto	or own or have possession of any property that poses or is alleged to		le harm to public health or safety?			
☐ Yes, and	Exhibit C is attached and made a part of this petition.					
No.						
	Exh	ibit D				
1 ` -	leted by every individual debtor. If a joint petition is filed, ea		a separate Exhibit D.)			
1	D completed and signed by the debtor is attached and made	a part of this petition.				
If this is a joi	nt petition: D also completed and signed by the joint debtor is attached a	and made a part of this petition				
- ZAMON	Information Regardin					
	(Check any ag	-				
	Debtor has been domiciled or has had a residence, princip days immediately preceding the date of this petition or for	al place of business, or principal ass a longer part of such 180 days than	ets in this District for 180 in any other District.			
	There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.					
	Debtor is a debtor in a foreign proceeding and has its printhis District, or has no principal place of business or assets proceeding [in a federal or state court] in this District, or the sought in this District.	s in the United States but is a defend	ant in an action or			
	Certification by a Debtor Who Reside (Check all app		erty			
0	Landlord has a judgment against the debtor for possession		d, complete the following.)			
	(Name of landlord that obtained judgment)	-				
	(Address of landlord)					
	Debtor claims that under applicable nonbankruptcy law, the entire monetary default that gave rise to the judgment					
	Debtor has included with this petition the deposit with the after the filing of the petition.	court of any rent that would become	e due during the 30-day period			
	Debtor certifies that he/she has served the Landlord with t	his certification. (11 U.S.C. § 362(l))	).			

31 (Official Form 1)(04/13)	Name of Debtor(s):				
Voluntary Petition	Name of Debtor(s): Simpson, Stewart				
(This page must be completed and filed in every case)	Simpson, Stewart Simpson, Rebecca				
	atures				
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative				
I declare under penalty of perjury that the information provided in this petition is true and correct.  [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.  [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).  I request relief in accordance with the chapter of title 11, United States Code, specifical in this petition.  Signature of Debtor Stewart Simpson  Signature of Joint Debtor Rebecca Simpson  702-592-4042	1 declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.  (Check only one box.)  1 request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by II U.S.C. §1515 are attached.  Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.  X  Signature of Foreign Representative  Printed Name of Foreign Representative				
Telephone Number (If not represented by attorney)	Signature of Non-Attorney Bankruptcy Petition Preparer				
September 29, 2014  Date  Signature of Attorney*  X Debtor not represented by attorney Signature of Attorney for Debtor(s)  Printed Name of Attorney for Debtor(s)  Firm Name	1 declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.  Printed Name and title, if any, of Bankruptcy Petition Preparer  Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition				
Telephone Number  Date *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	preparer.)(Required by 11 U.S.C. § 110.)  Address  X				
Signature of Debtor (Corporation/Partnership)  1 declare under penalty of perjury that the information provided in this petition is true and correct, and that 1 have been authorized to file this petition on behalf of the debtor.  The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Date  Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.  Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:				
X Signature of Authorized Individual Printed Name of Authorized Individual	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.				
Title of Authorized Individual	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.				

Date

B 1D (Official Form 1, Exhibit D) (12/09)

## United States Bankruptcy Court District of Nevada

	Stewart Simpson		C N.	
In re	Rebecca Simpson		Case No.	
		Debtor(s)	Chapter	7

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

B 1D (Official Form 1, Exhibit D) (12/09) - Cont.  Page 2
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: Stewart Simpson

Date: September 29, 2014

Certificate Number: 00134-NV-CC-024267551



### **CERTIFICATE OF COUNSELING**

I CERTIFY that on <u>September 29, 2014</u>, at <u>4:14</u> o'clock <u>PM PDT</u>, <u>Stewart E. Simpson</u> received from <u>Cricket Debt Counseling</u>, an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the <u>District of Nevada</u>, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet and telephone.

Date:	September 29, 2014	By:	/s/Emelyn Clase
		Name:	Emelyn Clase
		Title:	Counselor

\* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

B 1D (Official Form 1, Exhibit D) (12/09)

### United States Bankruptcy Court District of Nevada

		_ <b></b>		
In re	Stewart Simpson Rebecca Simpson		Case No.	
		Debtor(s)	Chapter	7

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

Page 2

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, o
through the Internet.);
☐ Active military duty in a military combat zone.
□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor:  Referca Simpson
Date: September 29, 2014

Certificate Number: 00134-NV-CC-024267552



### **CERTIFICATE OF COUNSELING**

I CERTIFY that on <u>September 29, 2014</u>, at <u>4:14</u> o'clock <u>PM PDT</u>, <u>Rebecca R. Simpson</u> received from <u>Cricket Debt Counseling</u>, an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the <u>District of Nevada</u>, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet and telephone.

Date: September 29, 2014

By: /s/Emelyn Clase

Name: Emelyn Clase

Title: Counselor

\* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

Stewart Simpson Rebecca Simpson 329 Doe Run Circle Henderson, NV 89012

Cap1/polrs Acct No xxxxxxxxxx2008 26525 N Riverwoods Blvd Mettawa, IL 60045

Capital 1 Bank
Acct No xxxxxxxxxxx1665
Attn: Bankruptcy Dept.
Po Box 30285
Salt Lake City, UT 84130

Capital 1 Bank
Acct No xxxxxxxxxxxx1138
Attn: Bankruptcy Dept.
Po Box 30285
Salt Lake City, UT 84130

Capital 1 Bank
Acct No xxxxxxxxxxx9691
Attn: Bankruptcy Dept.
Po Box 30285
Salt Lake City, UT 84130

Capital 1 Bank
Acct No xxxxxxxxxxxx5763
Attn: Bankruptcy Dept.
Po Box 30285
Salt Lake City, UT 84130

Capital 1 Bank
Acct No xxxxxxxxxxxx9417
Attn: Bankruptcy Dept.
Po Box 30285
Salt Lake City, UT 84130

Capital 1 Bank
Acct No xxxxxxxxxxxx5861
Attn: Bankruptcy Dept.
Po Box 30285
Salt Lake City, UT 84130

Capital 1 Bank Acct No xxxxxxxxxxxxx0552 Attn: Bankruptcy Dept. Po Box 30285 Salt Lake City, UT 84130 Capital 1 Bank Acct No xxxxxxxxxxx0887 Attn: Bankruptcy Dept. Po Box 30285 Salt Lake City, UT 84130

Chase
Acct No xxxxxxxxxxxx0113
P.o. Box 15298
Wilmington, DE 19850

Chase
Acct No xxxxxxxxxxx1834
P.o. Box 15298
Wilmington, DE 19850

Chase Acct No xxxxxxxxxxxx8912 P.o. Box 15298 Wilmington, DE 19850

Chase
Acct No xxxxxxxxxxxx5095
P.o. Box 15298
Wilmington, DE 19850

Chase Acct No xxxxxxxxxxxx5753 P.o. Box 15298 Wilmington, DE 19850

Chase auto
Acct No xxxxxxxx9015
Attn: National Bankruptcy Dept
Po Box 29505
Phoenix, AZ 85038

Comenitycapital/haband Acct No xxxxxxxxxxx4158 4590 E Broad St Columbus, OH 43213

Crdt Union 1
Acct No xxxxxxxxxxx5602
450 E. 22nd St. Suite 250
Lombard, IL 60148

Credit One Bank Acct No xxxxxxxxxxx2331 Po Box 98873 Las Vegas, NV 89193 Cumorah Credit Union Acct No xxxxx0700 C/o Dovenmuehle Mo 1501 Woodfield Dr Schaumburg, IL 60173

Cumorah Credit Union Acct No xxxxx0903 C/o Dovenmuehle Mo 1501 Woodfield Dr Schaumburg, IL 60173

Discover Fin Svcs Llc Acct No xxxxxxxxxxx9481 Pob 15316 Wilmington, DE 19850

Dsnb Macys Acct No xxxxxxxxx3130 9111 Duke Blvd Mason, OH 45040

Dsnb Macys Acct No xxxxxxxxx7320 9111 Duke Blvd Mason, OH 45040

Ford Motor Credit PO Box 6275 Dearborn, MI 48121

Gecrb/care Credit Acct No xxxxxxxxxxx8137 C/o Po Box 965036 Orlando, FL 32896

Gecrb/Chevron Acct No xxxxxxxxxx2967 Attention: Bankruptcy Po Box 103104 Roswell, GA 30076

Gecrb/Dillards Dc Acct No xxxxxxxxxxx7350 Attn: Bankruptcy Po Box 103104 Roswell, GA 30076

GECRB/JC Penny Acct No xxxxxxxxxxx5763 Attention: Bankruptcy Po Box 103104 Roswell, GA 30076

Manage Poffees

Nordstrom FSB Acct No xxxxxx5187 Attention: Account Services Po Box 6566 Englewood, CO 80155

Ocwen Loan Servicing Acct No xxxxx3429 1661 Worthington Road #100 West Palm Beach, FL 33409

Roadloans.com
Acct No xxxxxxxxxxxxx0001
Attn: Bankruptcy
5201 Rufe Snow Dr Ste 400
North Richland Hills, TX 76180

Roadloans.com
Acct No xxxxxxxxxxxxx0001
Attn: Bankruptcy
5201 Rufe Snow Dr Ste 400
North Richland Hills, TX 76180

Specialized Loan Servi Acct No xxxxxx6753 Attn: Bankruptcy 8742 Lucent Blvd. Suite 300 Highlands Ranch, CO 80129